

**STATE OF MAINE
WORKERS' COMPENSATION BOARD
OFFICE OF MONITORING, AUDIT & ENFORCEMENT**

v.

CRAWFORD & COMPANY

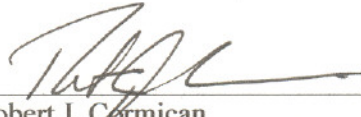
CONSENT DECREE

NOW COME the parties and agree as follows:

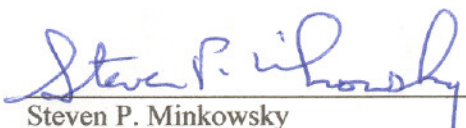
1. That Karen Bowden alleged a February 4, 2004 work-related injury while employed at Laidlaw Transit.
2. That Karen Bowden gave notice of incapacity from work for her alleged injury on February 20, 2004.
3. That Karen Bowden was compensated for her alleged period of incapacity on April 27, 2004.
4. That no Notice of Controversy was filed until forty-two (42) days after compensation became due and payable (March 5, 2004). The mandatory payment (April 27, 2004) was issued eleven (11) days after the Notice of Controversy was filed.
5. That pursuant to 39-A M.R.S.A. §205(3) a penalty of \$600.00 is warranted.
6. That nothing in this agreement shall be construed as a waiver of Karen Bowden's right to seek any weekly compensation benefits that she is or may be entitled to.

WHEREFORE, pursuant to 39-A M.R.S.A. §205(3), Crawford & Company shall be assessed a penalty of \$600.00 payable to Karen Bowden. This penalty check shall stipulate that, "This penalty payment is made pursuant to a Maine Workers' Compensation Board Audit". A copy of the penalty payment shall be sent to the to the attention of the Audit Division, Workers' Compensation Board, 27 State House Station, Augusta, Maine 04333-0027.

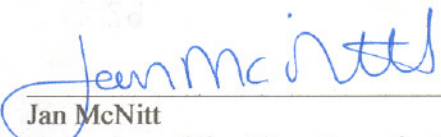
Dated: 7/14/05


Robert J. Cormican
Senior Vice President
Crawford & Company

Dated: 7-19-05


Steven P. Minkowsky
Deputy Director of Benefits Administration
Workers' Compensation Board

Dated: 7-22-05


Jan McNitt
Supervisor of the Abuse Investigation Unit
Workers' Compensation Board

**STATE OF MAINE
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CONSENT DECREE

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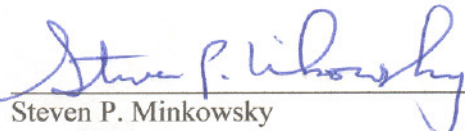
1. That Charles Clapperton alleged a November 11, 2003 work-related injury while employed at Asplundh.
2. That Charles Clapperton gave notice of incapacity from work for his alleged injury on November 11, 2003.
3. That Charles Clapperton was compensated for his alleged period of incapacity on March 24, 2004.
4. That the payment to Charles Clapperton was made one hundred nineteen (119) days after compensation became due and payable.
5. That pursuant to 39-A M.R.S.A. §205(3) a penalty of \$1,500.00 is warranted.
6. That nothing in this agreement shall be construed as a waiver of Charles Clapperton's right to seek any weekly compensation benefits that he is or may be entitled to.

WHEREFORE, pursuant to 39-A M.R.S.A. §205(3), Crawford & Company shall be assessed a penalty of \$1,500.00 payable to Charles Clapperton. This penalty check shall stipulate that, "This penalty payment is made pursuant to a Maine Workers' Compensation Board Audit". A copy of the penalty payment shall be sent to the to the attention of the Audit Division, Workers' Compensation Board, 27 State House Station, Augusta, Maine 04333-0027.


Dated: 7/14/05


Robert J. Cormican
Senior Vice President
Crawford & Company

Dated: 7-19-05


Steven P. Minkowsky
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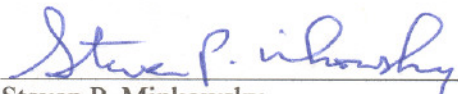
1. That Charles Clapperton alleged a November 11, 2003 work-related injury while employed at Asplundh.
2. That Charles Clapperton gave notice of his second incapacity from work for his alleged injury on February 20, 2004.
3. That Charles Clapperton was compensated for his alleged period of incapacity on April 6, 2004.
4. That no Notice of Controversy was filed until thirty-three (33) days after compensation became due and payable (03/05/04). The mandatory payment (04/06/04) was issued one (1) day before the Notice of Controversy was filed.
5. That pursuant to 39-A M.R.S.A. §205(3) a penalty of \$100.00 is warranted.
6. That nothing in this agreement shall be construed as a waiver of Charles Clapperton's right to seek any weekly compensation benefits that he is or may be entitled to.

WHEREFORE, pursuant to 39-A M.R.S.A. §205(3), Crawford & Company shall be assessed a penalty of \$100.00 payable to Charles Clapperton. This penalty check shall stipulate that, "This penalty payment is made pursuant to a Maine Workers' Compensation Board Audit". A copy of the penalty payment shall be sent to the to the attention of the Audit Division, Workers' Compensation Board, 27 State House Station, Augusta, Maine 04333-0027.

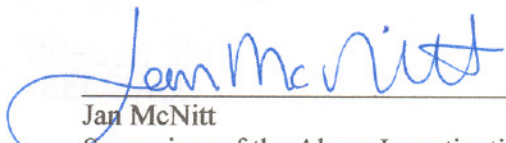
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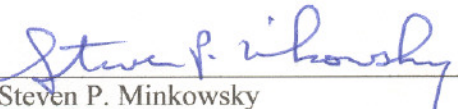
1. That Nicole Davis alleged a June 30, 2003 work-related injury while employed at Asplundh.
2. That Nicole Davis gave notice of incapacity from work for her alleged injury on July 25, 2003.
3. That Nicole Davis was compensated for her alleged period of incapacity on April 21, 2005.
4. That the payment to Nicole Davis was made six hundred twenty-two (622) days after compensation became due and payable.
5. That pursuant to 39-A M.R.S.A. §205(3) a penalty of \$1,500.00 is warranted.
6. That nothing in this agreement shall be construed as a waiver of Nicole Davis' right to seek any weekly compensation benefits that she is or may be entitled to.

WHEREFORE, pursuant to 39-A M.R.S.A. §205(3), Crawford & Company shall be assessed a penalty of \$1,500.00 payable to Nicole Davis. This penalty check shall stipulate that, "This penalty payment is made pursuant to a Maine Workers' Compensation Board Audit". A copy of the penalty payment shall be sent to the attention of the Audit Division, Workers' Compensation Board, 27 State House Station, Augusta, Maine 04333-0027.

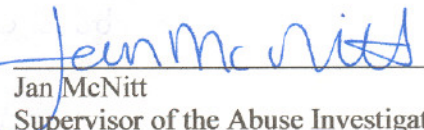
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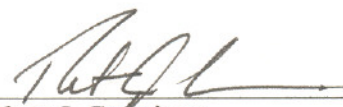
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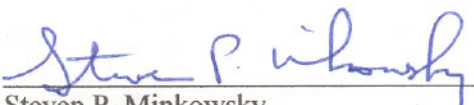
1. That Harold Jordan alleged a January 8, 2004 work-related injury while employed at Laidlaw Transit.
2. That Harold Jordan gave notice of incapacity from work for his alleged injury on January 9, 2004.
3. That Harold Jordan was compensated for his alleged period of incapacity on March 11, 2004.
4. That no Notice of Controversy was filed until forty-nine (49) days after compensation became due and payable (01/23/04). The mandatory payment (03/11/04) was issued one (1) day before the Notice of Controversy was filed.
5. That pursuant to 39-A M.R.S.A. §205(3) a penalty of \$900.00 is warranted.
6. That nothing in this agreement shall be construed as a waiver of Harold Jordan's right to seek any weekly compensation benefits that he is or may be entitled to.

WHEREFORE, pursuant to 39-A M.R.S.A. §205(3), Crawford & Company shall be assessed a penalty of \$900.00 payable to Harold Jordan. This penalty check shall stipulate that, "This penalty payment is made pursuant to a Maine Workers' Compensation Board Audit". A copy of the penalty payment shall be sent to the to the attention of the Audit Division, Workers' Compensation Board, 27 State House Station, Augusta, Maine 04333-0027.

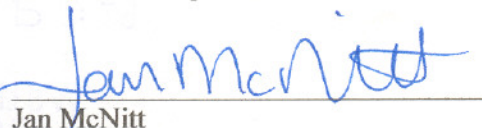
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Senior Vice President
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Dated: 7-19-05


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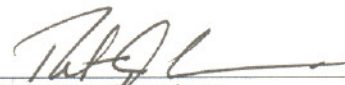
NOW COME the parties and agree as follows:

1. That Robert Ware alleged a November 11, 2003 work-related injury while employed at Asplundh.
2. That Robert Ware gave notice of incapacity from work for his alleged injury on November 12, 2003.
3. That Robert Ware was compensated for his alleged period of incapacity on February 28, 2004.
4. That the payment to Robert Ware was made ninety-four (94) days after compensation became due and payable.
5. That pursuant to 39-A M.R.S.A. §205(3) a penalty of \$1,500.00 is warranted.
6. That nothing in this agreement shall be construed as a waiver of Robert Ware's right to seek any weekly compensation benefits that he is or may be entitled to.

WHEREFORE, pursuant to 39-A M.R.S.A. §205(3), Crawford & Company shall be assessed a penalty of \$1,500.00 payable to Robert Ware. This penalty check shall stipulate that, "This penalty payment is made pursuant to a Maine Workers' Compensation Board Audit". A copy of the penalty payment shall be sent to the to the attention of the Audit Division, Workers' Compensation Board, 27 State House Station, Augusta, Maine 04333-0027.

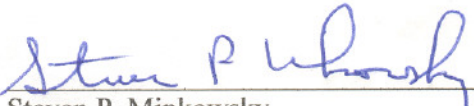
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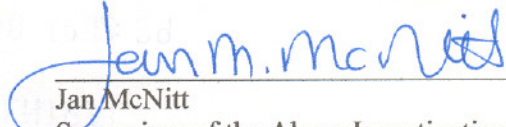
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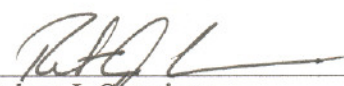
NOW COME the parties and agree as follows:

1. That John Casper, III alleged a May 1, 2004 work-related injury while employed at PML Holdings.
2. That John Casper, III gave notice of incapacity from work for his alleged injury on May 2, 2004.
3. That John Casper, III was compensated and received subsequent compensation for his alleged period of incapacity.
4. That the indemnity payment for the seven-day wait period was made June 9, 2005, which was three hundred fifty-eight (358) days after compensation became due and payable (06/16/04).
5. That pursuant to 39-A M.R.S.A. §205(3) a penalty of \$1,500.00 is warranted.
6. That nothing in this agreement shall be construed as a waiver of John Casper, III's right to seek any weekly compensation benefits that he is or may be entitled to.

WHEREFORE, pursuant to 39-A M.R.S.A. §205(3), Crawford & Company shall be assessed a penalty of \$1,500.00 payable to John Casper, III. This penalty check shall stipulate that, "This penalty payment is made pursuant to a Maine Workers' Compensation Board Audit". A copy of the penalty and outstanding indemnity payment shall be sent to the to the attention of the Audit Division, Workers' Compensation Board, 27 State House Station, Augusta, Maine 04333-0027.

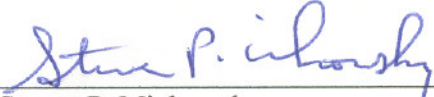
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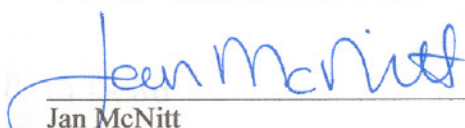
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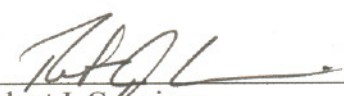
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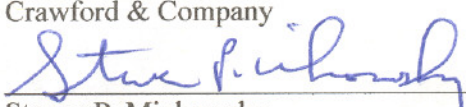
1. That John Casper, III alleged a May 1, 2004 work-related injury while employed at PML Holdings.
2. That John Casper, III gave notice of incapacity from work for his alleged injury on May 2, 2004.
3. That John Casper, III was compensated for his alleged period of incapacity.
4. That the claimant's benefits were improperly discontinued because a (21-day) Certificate of Discontinuance was not sent. Compensation appears to have begun accruing on May 24, 2004.
5. That John Casper, III is due indemnity in the amount of \$13,732.54.
6. That pursuant to 39-A M.R.S.A. §205(3) a penalty of \$1,500.00 is warranted.
7. That nothing in this agreement shall be construed as a waiver of John Casper, III's right to seek any weekly compensation benefits that he is or may be entitled to.

WHEREFORE, pursuant to 39-A M.R.S.A. §205(3), Crawford & Company shall be assessed a penalty of \$1,500.00 payable to John Casper, III. This penalty check shall stipulate that, "This penalty payment is made pursuant to a Maine Workers' Compensation Board Audit". A copy of the penalty and outstanding indemnity payment shall be sent to the attention of the Audit Division, Workers' Compensation Board, 27 State House Station, Augusta, Maine 04333-0027.

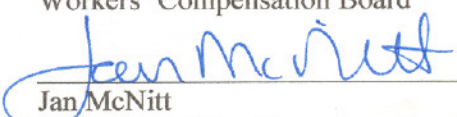
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Supervisor of the Abuse Investigation Unit
Workers' Compensation Board

RECEIVED

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NOW COME the parties and agree as follows:

1. That Brian Czechalski alleged a January 13, 2004 work-related injury while employed at Western McQuestern.
2. That Brian Czechalski gave notice of incapacity from work for his alleged injury on January 13, 2004.
3. That Brian Czechalski was compensated for his alleged period of incapacity.
4. That the claimant's benefits were improperly discontinued because a (21-day) Certificate of Discontinuance was not sent. Compensation appears to have begun accruing on February 26, 2004.
5. That Brian Czechalski is due indemnity in the amount of \$27,353.61 as of 06/09/05 and accruing at the rate of \$55.71 per day.
6. That pursuant to 39-A M.R.S.A. §205(3) a penalty of \$1,500.00 is warranted.
7. That nothing in this agreement shall be construed as a waiver of Brian Czechalski's right to seek any weekly compensation benefits that he is or may be entitled to.

WHEREFORE, pursuant to 39-A M.R.S.A. §205(3), Crawford & Company shall be assessed a penalty of \$1,500.00 payable to Brian Czechalski. This penalty check shall stipulate that, "This penalty payment is made pursuant to a Maine Workers' Compensation Board Audit". A copy of the penalty and outstanding indemnity payment shall be sent to the to the attention of the Audit Division, Workers' Compensation Board, 27 State House Station, Augusta, Maine 04333-0027.

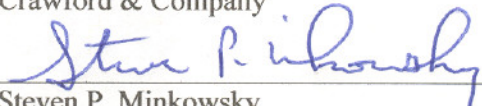
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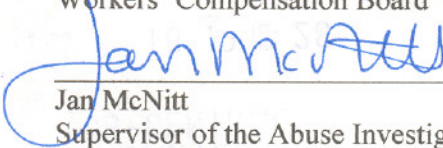
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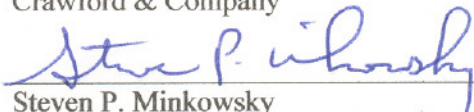
1. That Bobbie-Jo Dupuis alleged a February 4, 2004 work-related injury while employed at Sodexho.
2. That Bobbie-Jo Dupuis gave notice of incapacity from work for her alleged injury on February 17, 2004.
3. That Bobbie-Jo Dupuis was compensated for her alleged period of incapacity.
4. That the claimant's benefits were improperly discontinued because a (21-day) Certificate of Discontinuance was not sent. Compensation appears to have begun accruing on April 20, 2004.
5. That Bobbie-Jo Dupuis is due indemnity in the amount of \$25,915.97.
6. That pursuant to 39-A M.R.S.A. §205(3) a penalty of \$1,500.00 is warranted.
7. That nothing in this agreement shall be construed as a waiver of Bobbie-Jo Dupuis' right to seek any weekly compensation benefits that she is or may be entitled to.

WHEREFORE, pursuant to 39-A M.R.S.A. §205(3), Crawford & Company shall be assessed a penalty of \$1,500.00 payable to Bobbie-Jo Dupuis. This penalty check shall stipulate that, "This penalty payment is made pursuant to a Maine Workers' Compensation Board Audit". A copy of the penalty and outstanding indemnity payment shall be sent to the to the attention of the Audit Division, Workers' Compensation Board, 27 State House Station, Augusta, Maine 04333-0027.

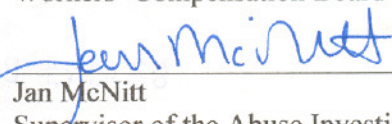
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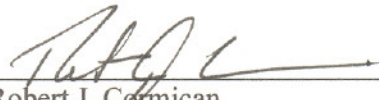
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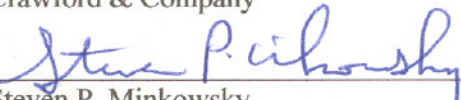
1. That Curtis Fanjoy alleged an August 5, 2003 work-related injury while employed at Asplundh.
2. That Curtis Fanjoy gave notice of incapacity from work for his alleged injury on August 6, 2003.
3. That Curtis Fanjoy was compensated for his alleged period of incapacity.
4. That the claimant's benefits were improperly discontinued because a (21-day) Certificate of Discontinuance was not sent. Compensation appears to have begun accruing on September 29, 2003.
5. That Curtis Fanjoy is due indemnity in the amount of \$39,844.56.
6. That pursuant to 39-A M.R.S.A. §205(3) a penalty of \$1,500.00 is warranted.
7. That nothing in this agreement shall be construed as a waiver of Curtis Fanjoy's right to seek any weekly compensation benefits that he is or may be entitled to.

WHEREFORE, pursuant to 39-A M.R.S.A. §205(3), Crawford & Company shall be assessed a penalty of \$1,500.00 payable to Curtis Fanjoy. This penalty check shall stipulate that, "This penalty payment is made pursuant to a Maine Workers' Compensation Board Audit". A copy of the penalty and outstanding indemnity payment shall be sent to the to the attention of the Audit Division, Workers' Compensation Board, 27 State House Station, Augusta, Maine 04333-0027.

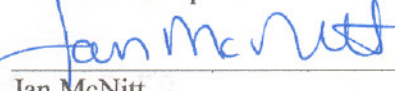
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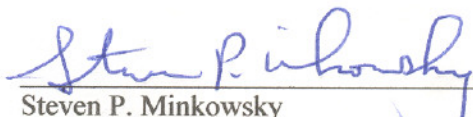
1. That Michael Fielders alleged a September 4, 2003 work-related injury while employed at Asplundh.
2. That Michael Fielders gave notice of his second incapacity from work for his alleged injury on November 15, 2004.
3. That Michael Fielders was compensated for his alleged first period of incapacity.
4. That payment for the second period of incapacity was made (01/31/05) sixty-three (63) days after compensation became due and payable (11/29/04).
5. That pursuant to 39-A M.R.S.A. §205(3) a penalty of \$1,500.00 is warranted.
6. That nothing in this agreement shall be construed as a waiver of Michael Fielders' right to seek any weekly compensation benefits that he is or may be entitled to.

WHEREFORE, pursuant to 39-A M.R.S.A. §205(3), Crawford & Company shall be assessed a penalty of \$1,500.00 payable to Michael Fielders. This penalty check shall stipulate that, "This penalty payment is made pursuant to a Maine Workers' Compensation Board Audit". A copy of the penalty payment shall be sent to the to the attention of the Audit Division, Workers' Compensation Board, 27 State House Station, Augusta, Maine 04333-0027.

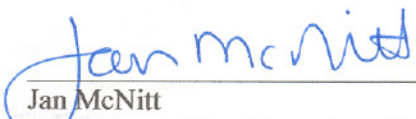
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Senior Vice President
Crawford & Company

Dated: 7-19-05


Steven P. Minkowsky
Deputy Director of Benefits Administration
Workers' Compensation Board

Dated: 7-22-05


Jan McNitt
Supervisor of the Abuse Investigation Unit
Workers' Compensation Board

RECEIVED
JUL 27 2005
OFFICE OF MONITORING, AUDIT & ENFORCEMENT

**STATE OF MAINE
WORKERS' COMPENSATION BOARD
OFFICE OF MONITORING, AUDIT & ENFORCEMENT**

v.

CRAWFORD & COMPANY


CONSENT DECREE

NOW COME the parties and agree as follows:

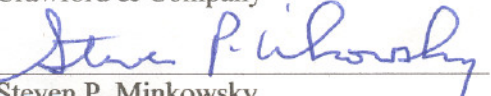
1. That Rena Harvey alleged a February 12, 2004 work-related injury while employed at World Wide Personnel.
2. That Rena Harvey gave notice of incapacity from work for her alleged injury on February 13, 2004.
3. That Rena Harvey was compensated for her alleged period of incapacity.
4. That the claimant's benefits were improperly discontinued because a (21-day) Certificate of Discontinuance was not sent. Compensation appears to have begun accruing on April 5, 2004.
5. That Rena Harvey is due indemnity in the amount of \$17,565.45.
6. That pursuant to 39-A M.R.S.A. §205(3) a penalty of \$1,500.00 is warranted.
7. That nothing in this agreement shall be construed as a waiver of Rena Harvey's right to seek any weekly compensation benefits that she is or may be entitled to.

WHEREFORE, pursuant to 39-A M.R.S.A. §205(3), Crawford & Company shall be assessed a penalty of \$1,500.00 payable to Rena Harvey. This penalty check shall stipulate that, "This penalty payment is made pursuant to a Maine Workers' Compensation Board Audit". A copy of the penalty and outstanding indemnity payment shall be sent to the to the attention of the Audit Division, Workers' Compensation Board, 27 State House Station, Augusta, Maine 04333-0027.

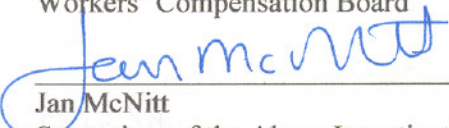
Dated: 7/14/05


Robert J. Cormican
Senior Vice President
Crawford & Company

Dated: 7-19-05


Steven P. Minkowsky
Deputy Director of Benefits Administration
Workers' Compensation Board

Dated: 7-22-05


Jan McNitt
Supervisor of the Abuse Investigation Unit
Workers' Compensation Board

**STATE OF MAINE
WORKERS' COMPENSATION BOARD
OFFICE OF MONITORING, AUDIT & ENFORCEMENT**

v.

CRAWFORD & COMPANY

CONSENT DECREE

NOW COME the parties and agree as follows:

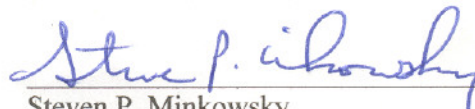
1. That Harold Hanscome, Jr. alleged a January 20, 2004 work-related injury while employed at World Wide Personnel.
2. That Harold Hanscome, Jr. gave notice of incapacity from work for his alleged injury on January 21, 2004.
3. That Harold Hansome, Jr. was compensated for his alleged period of incapacity.
4. That no Notice of Controversy was filed until forty-four (44) days after compensation became due and payable (02/04/04). The mandatory payment (06/03/05) was issued four hundred thirty-eight (438) days before the Notice of Controversy was filed.
5. That pursuant to 39-A M.R.S.A. §205(3) a penalty of \$700.00 is warranted.
6. That nothing in this agreement shall be construed as a waiver of Harold Hanscome, Jr.'s right to seek any weekly compensation benefits that he is or may be entitled to.

WHEREFORE, pursuant to 39-A M.R.S.A. §205(3), Crawford & Company shall be assessed a penalty of \$700.00 payable to Harold Hanscome, Jr. This penalty check shall stipulate that, "This penalty payment is made pursuant to a Maine Workers' Compensation Board Audit". A copy of the penalty payment shall be sent to the to the attention of the Audit Division, Workers' Compensation Board, 7 State House Station, Augusta ME 04333.


Dated: 7/14/05


Robert J. Cormican
Senior Vice President
Crawford & Company

Dated: 7-19-05


Steven P. Minkowsky
Deputy Director of Benefits Administration
Workers' Compensation Board

Dated: 7-22-05


Jan McNitt
Supervise of the Abuse Investigation Unit
Workers' Compensation Board

**STATE OF MAINE
WORKERS' COMPENSATION BOARD
OFFICE OF MONITORING, AUDIT & ENFORCEMENT**

v.

CRAWFORD & COMPANY

CONSENT DECREE

NOW COME the parties and agree as follows:

1. That Michael McKeen alleged a December 10, 2003 work-related injury while employed at PML Holdings.
2. That Michael McKeen gave notice of incapacity from work for his alleged injury on November 4, 2004.
3. That Michael McKeen was compensated for his alleged period of incapacity.
4. That the second period of incapacity's initial indemnity payment was made on December 22, 2004, thirty-four (34) days after compensation become due and payable (November 18, 2004).
5. That pursuant to 39-A M.R.S.A. §205(3) a penalty of \$200.00 is warranted.
6. That nothing in this agreement shall be construed as a waiver of Michael McKeen's right to seek any weekly compensation benefits that he is or may be entitled to.

WHEREFORE, pursuant to 39-A M.R.S.A. §205(3), Crawford & Company shall be assessed a penalty of \$200.00 payable to Michael McKeen. This penalty check shall stipulate that, "This penalty payment is made pursuant to a Maine Workers' Compensation Board Audit". A copy of the penalty payment shall be sent to the to the attention of the Audit Division, Workers' Compensation Board, 27 State House Station, Augusta, Maine 04333-0027.

Dated: _____

7/14/05

Robert J. Cormican
Senior Vice President
Crawford & Company

Dated: _____

7-19-05

Steven P. Minkowsky
Deputy Director of Benefits Administration
Workers' Compensation Board

Dated: _____

7-22-05

Jan McNitt
Supervisor of the Abuse Investigation Unit
Workers' Compensation Board

**STATE OF MAINE
WORKERS' COMPENSATION BOARD
OFFICE OF MONITORING, AUDIT & ENFORCEMENT**

v.

CRAWFORD & COMPANY

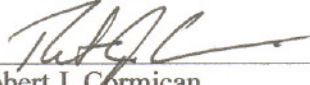
CONSENT DECREE

NOW COME the parties and agree as follows:

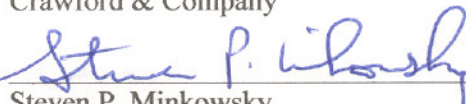
1. That Michael McKeen alleged a December 10, 2003 work-related injury while employed at PML Holdings.
2. That Michael McKeen gave notice of incapacity from work for his alleged injury on November 4, 2004.
3. That Michael McKeen was compensated for his alleged period of incapacity.
4. That the claimant's benefits were improperly discontinued because a (21-day) Certificate of Discontinuance was not sent. Compensation appears to have been accruing on May 5, 2004.
5. That Michael McKeen is due indemnity in the amount of \$7,269.89.
6. That pursuant to 39-A M.R.S.A. §205(3) a penalty of \$1,500.00 is warranted.
7. That nothing in this agreement shall be construed as a waiver of Michael McKeen's right to seek any weekly compensation benefits that he is or may be entitled to.

WHEREFORE, pursuant to 39-A M.R.S.A. §205(3), Crawford & Company shall be assessed a penalty of \$1,500.00 payable to Michael McKeen. This penalty check shall stipulate that, "This penalty payment is made pursuant to a Maine Workers' Compensation Board Audit". A copy of the penalty and outstanding indemnity payment shall be sent to the to the attention of the Audit Division, Workers' Compensation Board, 27 State House Station, Augusta, Maine 04333-0027.

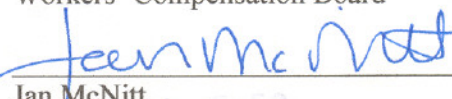
Dated: 7/14/05


Robert J. Cormican
Senior Vice President
Crawford & Company

Dated: 7-19-05


Steven P. Minkowsky
Deputy Director of Benefits Administration
Workers' Compensation Board

Dated: 7-22-05


Jan McNitt
Supervisor of the Abuse Investigation Unit
Workers' Compensation Board

**STATE OF MAINE
WORKERS' COMPENSATION BOARD
OFFICE OF MONITORING, AUDIT & ENFORCEMENT**

v.

CRAWFORD & COMPANY

CONSENT DECREE

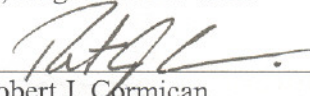
NOW COME the parties and agree as follows:

1. That Karen Bowden alleged a February 4, 2004 work-related injury while employed at Laidlaw Transit.
2. That an Order/Mediation Agreement in the case of Karen Bowden v. Laidlaw Transit was signed on February 1, 2005.
3. That payment pursuant to the Order/Mediation Agreement was not issued until March 29, 2005.
4. That the payment to Karen Bowden was made forty-three (43) days late.
5. That pursuant to 39-A M.R.S.A. §324(2)(A) a penalty of \$8,600.00 is warranted.
6. That nothing in this agreement shall be construed as a waiver of Karen Bowden's right to seek any weekly compensation benefits that she is or may be entitled to. That nothing in this agreement shall be construed as a waiver of the Workers' Compensation Board's right to seek additional penalties pursuant to 39-A M.R.S.A. §359(2) or 39-A M.R.S.A. §360(2) or both sections.

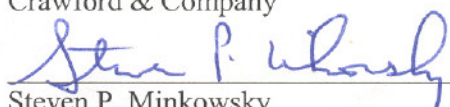
WHEREFORE, pursuant to 39-A M.R.S.A. §324(2)(A), Crawford & Company shall be assessed a penalty of \$2,150.00 payable to Karen Bowden. This penalty check shall stipulate that, "This penalty payment is made pursuant to a Maine Workers' Compensation Board Audit". A copy of the penalty payment shall be sent to the to the attention of the Audit Division, Workers' Compensation Board, 27 State House Station, Augusta ME 04333.

FURTHERMORE, pursuant to 39-A M.R.S.A. §324(2)(A), Crawford & Company shall be assessed a penalty of \$6,450.00 payable payable to Treasurer, State of Maine. The penalty payment shall be sent to the attention of Mr. Steven Minkowsky, Deputy Director of Benefits Administration, Workers' Compensation Board, 27 State House Station, Augusta ME 04333.

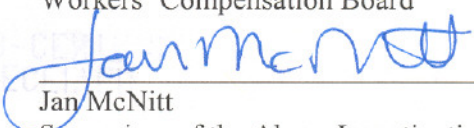
Dated: 7/14/05


Robert J. Cormican
Senior Vice President
Crawford & Company

Dated: 7-19-05


Steven P. Minkowsky
Deputy Director of Benefits Administration
Workers' Compensation Board

Dated: 7-22-05


Jan McNitt
Supervisor of the Abuse Investigation Unit
Workers' Compensation Board

**STATE OF MAINE
WORKERS' COMPENSATION BOARD
OFFICE OF MONITORING, AUDIT & ENFORCEMENT**

v.

CRAWFORD & COMPANY

CONSENT DECREE

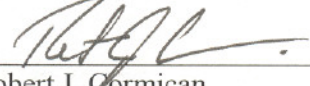
NOW COME the parties and agree as follows:

1. That Donald LaViolet alleged a March 9, 2004 work-related injury while employed at Laidlaw Transit.
2. That an Order/Mediation Agreement in the case of Donald LaViolet v. Laidlaw Transit was signed on February 28, 2005.
3. That payment pursuant to the Order/Mediation Agreement was not issued until March 22, 2005.
4. That the payment to Donald LaViolet was made nine (9) days late.
5. That pursuant to 39-A M.R.S.A. §324(2)(A) a penalty of \$1,800.00 is warranted.
6. That nothing in this agreement shall be construed as a waiver of Donald LaViolet's right to seek any weekly compensation benefits that he is or may be entitled to. That nothing in this agreement shall be construed as a waiver of the Workers' Compensation Board's right to seek additional penalties pursuant to 39-A M.R.S.A. §359(2) or 39-A M.R.S.A. §360(2) or both sections.

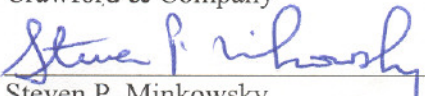
WHEREFORE, pursuant to 39-A M.R.S.A. §324(2)(A), Crawford & Company shall be assessed a penalty of \$450.00 payable to Donald LaViolet. This penalty check shall stipulate that, "This penalty payment is made pursuant to a Maine Workers' Compensation Board Audit". A copy of the penalty payment shall be sent to the to the attention of the Audit Division, Workers' Compensation Board, 27 State House Station, Augusta ME 04333.

FURTHERMORE, pursuant to 39-A M.R.S.A. §324(2)(A), Crawford & Company shall be assessed a penalty of \$1,350.00 payable payable to Treasurer, State of Maine. The penalty payment shall be sent to the attention of Mr. Steven Minkowsky, Deputy Director of Benefits Administration, Workers' Compensation Board, 27 State House Station, Augusta ME 04333.

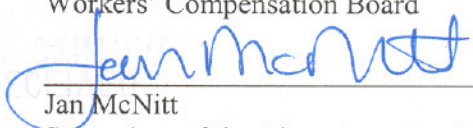
Dated: 7/14/05


Robert J. Cormican
Senior Vice President
Crawford & Company

Dated: 7-19-05


Steven P. Minkowsky
Deputy Director of Benefits Administration
Workers' Compensation Board

Dated: 7-22-05


Jan McNitt
Supervisor of the Abuse Investigation Unit
Workers' Compensation Board

**STATE OF MAINE
WORKERS' COMPENSATION BOARD
OFFICE OF MONITORING, AUDIT & ENFORCEMENT**

v.

CRAWFORD & COMPANY

CONSENT DECREE

NOW COME the parties and agree as follows:

1. That Crawford & Company has engaged in patterns of questionable claims-handling techniques in violation of Section 359(2) for the following reasons (including, but not limited to):
 - ◆ Failure to adhere to regulations regarding record retention.
 - ◆ Chronic late filing of First Reports and other Maine Workers' Compensation Board forms.
 - ◆ Chronic failure to file required Maine Workers' Compensation Board forms.
 - ◆ Chronic filing of incomplete/inaccurate/inconsistent information on Maine Workers' Compensation Board forms.
 - ◆ Late payments in violation of Section 205(2).
 - ◆ Violations subject to penalty under Section 205(3).
 - ◆ Inaccurate indemnity payments (both underpayments and overpayments).
 - ◆ Failure to pay benefits due.
 - ◆ Failure to pay mandatory payments.
 - ◆ Failure to properly discontinue (WCB-8) benefits.
2. That no formal hearing is required because of this Consent Decree.

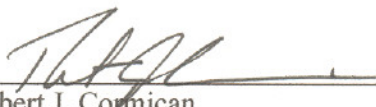
WHEREFORE, pursuant to 39-A M.R.S.A. §359(2), a civil forfeiture of \$10,000.00 shall be payable to Treasurer, State of Maine. The penalty payment shall be sent to the to the attention of Mr. Steven Minkowsky, Deputy Director of Benefits Administration, Workers' Compensation Board, 27 State House Station, Augusta, Maine 04333-0027.

FURTHERMORE, Crawford & Company must submit proof of payment on the following claims that were underpaid:

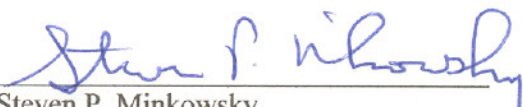
Mary Bickford	\$ 8.70
Charles Clapperton	\$490.25
Curtis Fanjoy	\$248.63
Gladys Larocque	\$ 4.74
Barry MacDonald	\$188.82
Jacob Shea	\$ 41.06

Copies of the indemnity payments shall be sent to the attention of the Audit Division, Workers' Compensation Board, 27 State House Station, Augusta, Maine 04333-0027.

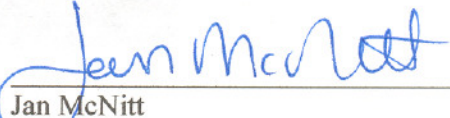
Dated: _____

7/14/05
Robert J. Cornican
Senior Vice President
Crawford & Company

Dated: _____

7-19-05
Steven P. Minkowsky
Deputy Director of Benefits Administration
Workers' Compensation Board

Dated: _____

7-22-05
Jan McNitt
Supervisor of the Abuse Investigation Unit
Workers' Compensation Board

JUL 22 2005

2005-07-22
RECEIVED

**STATE OF MAINE
WORKERS' COMPENSATION BOARD
OFFICE OF MONITORING, AUDIT & ENFORCEMENT**

v.

CRAWFORD & COMPANY

CONSENT DECREE

NOW COME the parties and agree as follows:

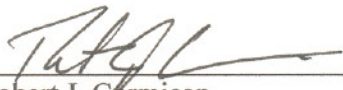
1. That the following forms were requested from Crawford & Company for purposes of an audit pursuant to 39-A M.R.S.A. §153(9):

Employee	Date of Injury	Forms Not Filed
Deborah Bernard	September 4, 2003	WCB-3 Memorandum of Payment

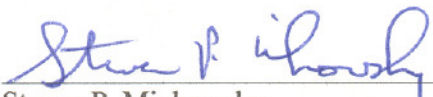
2. That the form listed above was not filed.
3. That Deborah Bernard is due a mandatory payment in the amount of \$652.02.
4. That the failure to file the foregoing form represents one (1) separate violation of 39-A M.R.S.A. §360(1)(A).
5. That nothing in this agreement shall be construed as a waiver of the Workers' Compensation Board's right to seek additional penalties pursuant to 39-A M.R.S.A. §359(2) or 39-A M.R.S.A. §360(2) or both sections.

WHEREFORE, pursuant to 39-A M.R.S.A. §360(1)(A), a civil forfeiture of \$100.00 shall be assessed payable to Treasurer, State of Maine. The penalty payment shall be sent to the to the attention of Mr. Steven Minkowsky, Deputy Director of Benefits Administration, Workers' Compensation Board, 27 State House Station, Augusta, Maine 04333-0027. The outstanding form, along with proof of payment, shall be sent to the attention of the Audit Division, Workers' Compensation Board, 27 State House Station, Augusta, Maine 04333-0027.

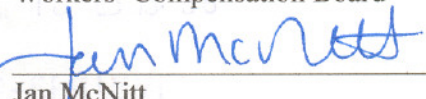
Dated: 7/14/05


Robert J. Cormican
Senior Vice President
Crawford & Company

Dated: 7-19-05


Steven P. Minkowsky
Deputy Director of Benefits Administration
Workers' Compensation Board

Dated: 7-22-05


Jan McNitt
Supervisor of the Abuse Investigation Unit
Workers' Compensation Board

**STATE OF MAINE
WORKERS' COMPENSATION BOARD
OFFICE OF MONITORING, AUDIT & ENFORCEMENT**

v.

CRAWFORD & COMPANY

CONSENT DECREE

NOW COME the parties and agree as follows:

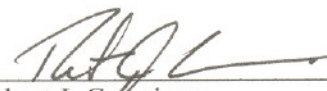
1. That the following forms were requested from Crawford & Company for purposes of an audit pursuant to 39-A M.R.S.A. §153(9):

Employee	Date of Injury	Forms Not Filed
Brian Czechalski	January 13, 2004	WCB-8, Certificate of Discontinuance or Reduction of Compensation
Michael McKeen	December 10, 2003	WCB-3, Memorandum of Payment

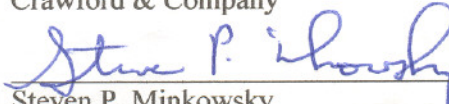
2. That the forms listed above were not filed.
3. That the failure to file the foregoing forms represents two (2) separate violations of 39-A M.R.S.A. §360(1)(A).
4. That nothing in this agreement shall be construed as a waiver of the Workers' Compensation Board's right to seek additional penalties pursuant to 39-A M.R.S.A. §359(2) or 39-A M.R.S.A. §360(2) or both sections.

WHEREFORE, pursuant to 39-A M.R.S.A. §360(1)(A), a civil forfeiture of \$100.00 shall be assessed for each of the foregoing two (2) violations for a total penalty of \$200.00, payable to Treasurer, State of Maine. The penalty payment shall be sent to the to the attention of Mr. Steven Minkowsky, Deputy Director of Benefits Administration, Workers' Compensation Board, 27 State House Station, Augusta, Maine 04333-0027. The outstanding forms shall be sent to the attention of the Audit Division, Workers' Compensation Board, 27 State House Station, Augusta, Maine 04333-0027.

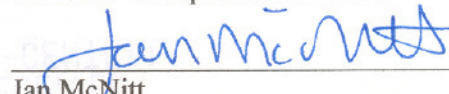
Dated: 7/14/05


Robert J. Cormican
Senior Vice President
Crawford & Company

Dated: 7-19-05


Steven P. Minkowsky
Deputy Director of Benefits Administration
Workers' Compensation Board

Dated: 7-22-05


Jan McNitt
Supervisor of the Abuse Investigation Unit
Workers' Compensation Board

**STATE OF MAINE
WORKERS' COMPENSATION BOARD
OFFICE OF MONITORING, AUDIT & ENFORCEMENT**

v.

CRAWFORD & COMPANY

CONSENT DECREE

NOW COME the parties and agree as follows:

1. That the Audit Division identified the following forms as being filed late by Crawford & Company for purposes of an audit pursuant to 39-A M.R.S.A. §153(9):

Employee	Date of Injury	Forms Filed Late
John Bachelder	January 28, 2004	WCB-2, Wage Statement WCB-2A, Schedule of Dependent(s) and Filing Status Statement
Wayne Bassett	December 8, 2003	WCB-1, Employer's First Report of Occupational Injury or Disease WCB-2, Wage Statement WCB-2A, Schedule of Dependent(s) and Filing Status Statement WCB-3, Memorandum of Payment WCB-9, Notice of Controversy
Deborah Bernard	September 4, 2003	WCB-1, Employer's First Report of Occupational Injury or Disease* WCB-2, Wage Statement WCB-2A, Schedule of Dependent(s) and Filing Status Statement WCB-9, Notice of Controversy
Mary Bickford	January 30, 2004	WCB-11, Statement of Compensation Paid
Karen Bowden	February 4, 2004	WCB-1, Employer's First Report of Occupational Injury or Disease* WCB-2, Wage Statement WCB-2, Wage Statement (Concurrent Employer) WCB-2A, Schedule of Dependent(s) and Filing Status Statement WCB-3, Memorandum of Payment WCB-9, Notice of Controversy WCB-11, Statement of Compensation Paid

John Casper, III	May 1, 2004	WCB-2, Wage Statement WCB-2A, Schedule of Dependent(s) and Filing Status Statement WCB-3, Memorandum of Payment WCB-8, (21-day) Certificate of Discontinuance WCB-11, Statement of Compensation Paid
Charles Clapperton	November 11, 2003	WCB-1, Employer's First Report of Occupational Injury or Disease* WCB-2, Wage Statement WCB-2A, Schedule of Dependent(s) and Filing Status Statement WCB-3, Memorandum of Payment WCB-3, Memorandum of Payment** WCB-9, Notice of Controversy WCB-11, Statement of Compensation Paid
Nicole Davis	June 30, 2003	WCB-1, Employer's First Report of Occupational Injury or Disease WCB-2, Wage Statement WCB-2A, Schedule of Dependent(s) and Filing Status Statement WCB-3, Memorandum of Payment
Bobbie-Jo Dupuis	February 4, 2004	WCB-1, Employer's First Report of Occupational Injury or Disease WCB-2, Wage Statement WCB-2A, Schedule of Dependent(s) and Filing Status Statement WCB-3, Memorandum of Payment WCB-8, 21-day Certificate of Discontinuance WCB-11, Statement of Compensation Paid
Curtis Fanjoy	August 5, 2003	WCB-1, Employer's First Report of Occupational Injury or Disease WCB-8, (21-day) Certificate of Discontinuance WCB-11, Statement of Compensation Paid
Michael Fielders	September 4, 2003	WCB-1, Employer's First Report of Occupational Injury or Disease WCB-11, Statement of Compensation Paid
Robert French	February 14, 2004	WCB-2, Wage Statement WCB-2A, Schedule of Dependent(s) and Filing Status Statement WCB-3, Memorandum of Payment WCB-11, Statement of Compensation Paid

Steven Hall	March 1, 2004	WCB-2, Wage Statement WCB-2A, Schedule of Dependent(s) and Filing Status Statement WCB-3, Memorandum of Payment WCB-11, Statement of Compensation Paid
Harold Hanscome, Jr.	January 20, 2004	WCB-2, Wage Statement WCB-2A, Schedule of Dependent(s) and Filing Status Statement WCB-3, Memorandum of Payment WCB-9, Notice of Controversy WCB-11, Statement of Compensation Paid
Rena Harvey	February 12, 2004	WCB-3, Memorandum of Payment WCB-8, (21-day) Certificate of Discontinuance WCB-11, Statement of Compensation Paid
Eugene Herrick	October 9, 2003	WCB-1, Employer's First Report of Occupational Injury or Disease*
Robert Horr	May 28, 2004	WCB-1, Employer's First Report of Occupational Injury or Disease
Donald Ingalls	June 6, 2003	WCB-2, Wage Statement WCB-2A, Schedule of Dependent(s) and Filing Status Statement
Harold Jordan	January 8, 2004	WCB-1, Employer's First Report of Occupational Injury or Disease* WCB-2, Wage Statement WCB-2A, Schedule of Dependent(s) and Filing Status Statement WCB-3, Memorandum of Payment WCB-9, Notice of Controversy WCB-11, Statement of Compensation Paid
Nadine Lagasse	December 8, 2003	WCB-2, Wage Statement WCB-2A, Schedule of Dependent(s) and Filing Status Statement
Gladys Larocque	December 12, 2003	WCB-2, Wage Statement WCB-2A, Schedule of Dependent(s) and Filing Status Statement WCB-11, Statement of Compensation Paid
Donald LaViolet	March 9, 2004	WCB-1, Employer's First Report of Occupational Injury or Disease* WCB-2A, Schedule of Dependent(s) WCB-3, Memorandum of Payment WCB-9, Notice of Controversy

Delmont Lord	March 29, 2004	WCB-2, Wage Statement WCB-2A, Schedule of Dependent(s) and Filing Status Statement WCB-3, Memorandum of Payment WCB-11, Statement of Compensation Paid
Barry MacDonald	December 24, 2003	WCB-1, Employer's First Report of Occupational Injury or Disease* WCB-2, Wage Statement WCB-2A, Schedule of Dependent(s) and Filing Status Statement WCB-11, Statement of Compensation Paid
Michael McKeen	December 10, 2003	WCB-1, Employer's First Report of Occupational Injury or Disease WCB-2, Wage Statement WCB-2A, Schedule of Dependent(s) and Filing Status Statement WCB-3, Memorandum of Payment WCB-8, (21-day) Certificate of Discontinuance WCB-11, Statement of Compensation Paid
Jason Moss	November 18, 2003	WCB-1, Employer's First Report of Occupational Injury or Disease WCB-2, Wage Statement WCB-2A, Schedule of Dependent(s) and Filing Status Statement
Roy Parker, Sr.	November 18, 2003	WCB-2A, Schedule of Dependent(s) and Filing Status Statement WCB-3, Memorandum of Payment WCB-11, Statement of Compensation Paid
Jacob Shea	July 26, 2003	WCB-1, Employer's First Report of Occupational Injury or Disease* WCB-2, Wage Statement WCB-2A, Schedule of Dependent(s) and Filing Status Statement WCB-3, Memorandum of Payment WCB-9, Notice of Controversy WCB-11, Statement of Compensation Paid
Kevin Smith	April 23, 2004	WCB-2, Wage Statement WCB-2A, Schedule of Dependent(s) and Filing Status Statement WCB-3, Memorandum of Payment WCB-11, Statement of Compensation Paid
Paul Smith	May 3, 2004	WCB-2, Wage Statement WCB-2A, Schedule of Dependent(s) and Filing Status Statement

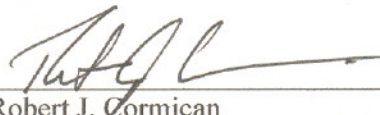
Larry Trynor	December 2, 2003	WCB-2, Wage Statement WCB-2A, Schedule of Dependent(s) and Filing Status Statement
Robert Ware	November 11, 2003	WCB-1, Employer's First Report of Occupational Injury or Disease* WCB-2, Wage Statement WCB-2A, Schedule of Dependent(s) and Filing Status Statement WCB-3, Memorandum of Payment WCB-11, Statement of Compensation Paid
Mark Wildes, Jr.	December 11, 2003	WCB-2, Wage Statement WCB-2A, Schedule of Dependent(s) and Filing Status Statement

2. That the forms listed above were filed late.
3. That the failure to file the foregoing forms represents one hundred twenty-two (122) separate violations of 39-A M.R.S.A. §357(1) and/or §360(1)(B).
4. That nothing in this agreement shall be construed as a waiver of the Workers' Compensation Board's right to seek additional penalties pursuant to 39-A M.R.S.A. §359(2) or 39-A M.R.S.A. §360(2) or both sections.

WHEREFORE, pursuant to 39-A M.R.S.A. §360(1)(B), a civil forfeiture of \$100.00 shall be assessed for each of the foregoing unpaid one hundred thirteen (113) violations for a total penalty of \$11,300.00 payable to Treasurer, State of Maine. The penalty payment shall be sent to the to the attention of Mr. Steven Minkowsky, Deputy Director of Benefits Administration, Workers' Compensation Board, 27 State House Station, Augusta, Maine 04333-0027.

Dated: _____

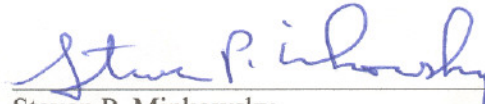
7/14/05



Robert J. Cormican
Senior Vice President
Crawford & Company

Dated: _____

7-19-05



Steven P. Minkowsky
Deputy Director of Benefits Administration
Workers' Compensation Board

Dated: _____

7-22-05



Jan McNitt
Supervisor of the Abuse Investigation Unit
Workers' Compensation Board

*Indicates penalty has been paid prior to audit.

**Indicates second period of incapacity.

**STATE OF MAINE
WORKERS' COMPENSATION BOARD
OFFICE OF MONITORING, AUDIT & ENFORCEMENT**

V.

CRAWFORD & COMPANY

CONSENT DECREE

NOW COME the parties and agree as follows:

1. That, during the time period from April 19, 2002 through September 1, 2004, Crawford & Company willfully violated the Act in violation of Section 360(2) for the following reasons (including, but not limited to):
 - Failure to correct issues of non-compliance revealed and discussed in previous audit.
 - On April 19, 2002, May 24, 2002, and September 11, 2002 the following noncompliance issues were discussed:
 - Filing requirements of wage information (Section 30.3).
 - Filing requirements of the WCB-4 (Rule 8.11).
 - Filing requirements of the WCB-3 & WCB-9 (Rule 1.1).
 - Filing requirements of the WCB-1 1 (Rule 8.1).
 - Timeliness of the initial indemnity payment (Section 2 05(2)) & (Section 205(3)).
 - Completion of all forms correctly (Section 357).
 - Failure to submit and engage in a Corrective Action Plan (CAP).
 - A commitment to submit and engage in a CAP was signed on 10/13/03.
 - Failure to comply with Maine Workers' Compensation Board staff instructions.
 - Failure to pay indemnity benefits upon notification that benefits were due.
 - Failure to properly discontinue benefits (WCB-8) upon notification of improper discontinuance
2. That the new management of Crawford & Company under the direction of Thomas Crawford understands the severity of this matter and has taken positive steps to correct noncompliance.
3. That no formal hearing is required because of this Consent Decree.

WHEREFORE, pursuant to 39-A M.R.S.A. §360(2), a civil forfeiture of \$10,000 00 shall be paid to the Maine Workers' Compensation Board for willfully violating the Act. The penalty payment shall be sent to the to the attention of Mr. Steven Minkowsky, Deputy Director of Benefits Administration, Workers' Compensation Board, 27 State House Station, Augusta, Maine 04333-0027.

2004-10-15 15:30
ACB-CENTRAL
RECEIVED

Dated:

7-12-05

Thomas W. Crawford

Thomas Crawford

Chief Executive Officer

Crawford & Company

Dated:

7-19-05

Steven P. Minkowsky

Steven P. Minkowsky

Deputy Director of Benefits Administration

Workers' Compensation Board

Dated:

7-22-05

Jan McNitt

Jan McNitt

Supervisor of the Abuse Investigation Unit

Workers' Compensation Board

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